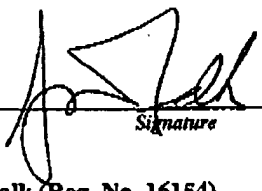


<b>CERTIFICATE OF TRANSMISSION BY FACSIMILE (37 CFR 1.8)</b>			Docket No. <b>APP 1277</b>
Applicant(s): <b>Ernest Cohen</b>			
Serial No. <b>09/765,751</b>	Filing Date <b>January 19, 2001</b>	Examiner <b>Elisca, Pierre E.</b>	Group Art Unit <b>3621</b>
Invention: <b>Method and Apparatus for Secure Electronic Transaction Authentication</b>			<b>RECEIVED CENTRAL FAX CENTER OCT 13 2004</b>
<p>I hereby certify that this <u>Reply to Office Action of 09/03/2004</u> (Identify type of correspondence)</p> <p>is being facsimile transmitted to the United States Patent and Trademark Office (Fax. No. <u>(703) 872-9306</u>)</p> <p>on <u>10-13-04</u> (Date)</p> <p><u>Michelle Masseau</u> (Typed or Printed Name of Person Signing Certificate)</p> <p><u>Michelle Masseau</u> (Signature)</p>			
<p><b>Note: Each paper must have its own certificate of mailing.</b></p>			

<b>AMENDMENT TRANSMITTAL LETTER (Large Entity)</b>				<b>Docket No.</b> APP 1277	
<b>Applicant(s): Ernest Cohen</b>					
<b>Serial No.</b> 09/765,751	<b>Filing Date</b> 01/19/2001	<b>Examiner</b> Elisca, Pierre E.		<b>Group Art Unit</b> 3621	
<b>Invention: Method and Apparatus for Secure Electronic Transaction Authentication</b>					
<b>RECEIVED CENTRAL FAX CENTER OCT 13 2004</b>					
<u><b>TO THE COMMISSIONER FOR PATENTS:</b></u>					
Transmitted herewith is an amendment in the above-identified application.					
The fee has been calculated and is transmitted as shown below.					
<b>CLAIMS AS AMENDED</b>					
	<b>CLAIMS REMAINING AFTER AMENDMENT</b>	<b>HIGHEST # PREV. PAID FOR</b>	<b>NUMBER EXTRA CLAIMS PRESENT</b>	<b>RATE</b>	<b>ADDITIONAL FEE</b>
<b>TOTAL CLAIMS</b>	2	33	0 x	\$18.00	\$0.00
<b>INDEP. CLAIMS</b>	2	6	0 x	\$86.00	\$0.00
<b>Multiple Dependent Claims (check if applicable)</b> <input type="checkbox"/>					\$0.00
<b>TOTAL ADDITIONAL FEE FOR THIS AMENDMENT</b>					\$0.00
 <input checked="" type="checkbox"/> No additional fee is required for amendment. <input type="checkbox"/> Please charge Deposit Account No. _____ in the amount of _____ <input type="checkbox"/> A check in the amount of _____ to cover the filing fee is enclosed. <input type="checkbox"/> The Director is hereby authorized to charge payment of the following fees associated with this communication or credit any overpayment to Deposit Account No. <input type="checkbox"/> Any additional filing fees required under 37 C.F.R. 1.16. <input type="checkbox"/> Any patent application processing fees under 37 CFR 1.17.					
 _____ <i>Signature</i>			<b>Dated:</b> Oct 13, 2004		
<b>James W. Falk (Reg. No. 16154)</b> <b>Telcordia Technologies, Inc.</b> <b>One Telcordia Drive 5G116</b> <b>Piscataway, NJ 08854-4157</b> <b>(732) 699-4465</b>			<div style="border: 1px solid black; padding: 5px;"><p>I certify that this document and fee is being deposited on _____ with the U.S. Postal Service as first class mail under 37C.F.R. 1.8 and is addressed to the _____ for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.</p><hr/><p style="text-align: center;"><i>Signature of Person Mailing Correspondence</i></p><hr/><p style="text-align: center;"><i>Typed or Printed Name of Person Mailing Correspondence</i></p></div>		
<b>cc:</b>					

Appl.No. 09/765,751  
Amdt. Dated 10/14/2004  
Reply to Office Action of 09/03/2004

APP 1277

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CENTRAL FAX CENTER

OCT 13 2004

Appl. No. : 09/765,751  
Applicant : Ernest Cohen  
Filed : January 19, 2001  
Title : Method and Apparatus for Secure  
Electronic Transaction Authentication

TC/A.U. 3621  
Examiner Pierre E. Elisca

Mail Stop Non-Fee Amendment  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir:

In response to the Office Action of September 3, 2004, in the above identified application, please amend said application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 5 of this paper.